



Fee Information Document

Western Union International Bank GmbH

Western Union Digital Banking Basic Account

Version: 1 March 2023

- This document informs you about the fees for using the main services linked to the payment account. It will help you compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information can be found in the current Basic Account price list and in the Basic Account information sheet.
- A glossary of the terms used in this document is available free of charge as an appendix to the information sheet related to the Basic account.

Service	Fee
General services linked to the account	
Maintaining the account [Basic account zero fee] Zero fee reserved for those with a valid ISEE of less than EUR 11,600 or pension benefits of up to EUR 18,000 gross per annum	Per month 0.00 EUR Total annual fee 0.00 EUR
Maintaining the account [Basic account with fee] Includes a package of services consisting of: Annual account fee (with the possibility of periodic charges) inclusive of access to alternative channels where offered List of movements Goal account Cash withdrawal at counter ATM withdrawal from payment service provider or its group, nationwide ATM withdrawal from other payment service provider, nationwide Debit transactions SEPA direct debit	Per month 1.99 EUR Total annual fee 23.88 EUR 12 monthly charges Unlimited 1 Service not available Service not available Unlimited Unlimited

Payments received by SEPA Credit Transfer (including salary & pension)		Unlimited
Recurring payments by SEPA Credit Transfer made by debit in account		Service not available
Payments made by SEPA credit transfer with debit to account		10
Western Union Digital Banking account to another Western Union Digital Banking account transfer		10
Cash and cheque deposits		Service not available
Disclosure from transparency (including postage costs)		1
Periodic reporting (account statements and summary documents - including postage costs)		4
Debit card payment transactions		Unlimited
Issuing, renewing and replacing international debit cards		1
Payments (cardless)		
Credit transfer SEPA Countries [automated booking]	App	0.00 EUR
Credit transfer non-SEPA Countries [automated booking]	App	0.00 EUR
Standing order		Service not available
Direct debit	App	0.00 EUR
Providing cheque forms		Service not available
Cards and cash		
Providing a debit card [Visa Debit Platinum Card]		0.00 EUR
Providing a credit card		Service not available
Cash withdrawal	ATM	0.00 EUR
Recharge of prepaid card		Service not available
Overdrafts and related services		
Arranged Overdraft		Service not available
Overrunning of overdraft facility		0,00 EUR

Overall Cost Indicator (OCI)

PROFILE	COUNTER	ONLINE
Basic account with fee	not applicable	EUR 23.88
Basic account zero fee, reserved for those with a current ISEE of less than EUR 11,600 or pension benefits of up to EUR 18,000 gross per annum	not applicable	EUR 0.00

STAMP DUTY	not applicable
-------------------	----------------

In addition to costs, any receivable and/or payable interests accrued on the account and the account opening costs are considered.

The costs listed in the table are for information purposes only and refer to one operation profile (consumption account), merely as an indication – by Banca d'Italia – of accounts without an overdraft.

To learn more: https://www.bancaditalia.it/compiti/vigilanza/normativa/archivio-norme/disposizioni/trasparenza_operazioni/disp-rec-dir-2014-92/Allegato5A.pdf